

RUSSELL L LOW ESQ
 LOW & LOW ESQS
 505 MAIN STREET, SUITE 304
 HACKENSACK, NJ 07601

Re: JUAN F ESPINAL
 MARIA L ESPINAL
 66 SENECA AVENUE
 DUMONT, NJ 07628

Atty: RUSSELL L LOW ESQ
 LOW & LOW ESQS
 505 MAIN STREET, SUITE 304
 HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2025
Chapter 13 Case # 22-19651

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$41,483.65

RECEIPTS AS OF 01/01/2025

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/06/2023	\$150.00	8923620000	02/03/2023	\$150.00	8979287000
03/10/2023	\$150.00	9048500000	04/14/2023	\$634.17	9111695000
06/13/2023	\$634.17	9219063000	09/25/2023	\$634.17	9395864000
10/02/2023	\$634.14	9408892000	10/19/2023	\$660.00	9439653000
11/21/2023	\$660.00	9493249000	12/22/2023	\$724.00	9545385000
01/17/2024	\$724.00	9585866000	01/19/2024	(\$724.00)	9585866000
02/21/2024	\$724.00	19533143399	03/06/2024	\$724.00	2901662583
04/08/2024	\$724.00		05/07/2024	\$724.00	
06/10/2024	\$724.00		07/12/2024	\$724.00	
08/20/2024	\$724.00		09/25/2024	\$724.00	
10/25/2024	\$724.00		11/18/2024	\$724.00	
12/16/2024	\$724.00				

Total Receipts: \$12,994.65 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$12,994.65

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2025

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CAVALRY SPV I LLC	02/12/2024	\$20.34	923,285	02/12/2024	\$29.99	923,285
	03/11/2024	\$25.83	924,736	03/11/2024	\$38.10	924,736
	04/15/2024	\$51.67	926,174	04/15/2024	\$76.20	926,174
	05/10/2024	\$25.83	927,647	05/10/2024	\$38.10	927,647
	06/17/2024	\$25.83	929,048	06/17/2024	\$38.10	929,048
	07/15/2024	\$26.68	930,533	07/15/2024	\$39.34	930,533
	09/16/2024	\$26.67	933,406	09/16/2024	\$39.34	933,406
	10/21/2024	\$26.68	934,808	10/21/2024	\$39.34	934,808
	11/18/2024	\$26.39	936,290	11/18/2024	\$38.93	936,290

Chapter 13 Case # 22-19651

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
SELECT PORTFOLIO SERVICING INC						
	02/12/2024	\$45.33	922,818		03/11/2024	\$57.58
	04/15/2024	\$115.16	925,697		05/10/2024	\$57.58
	06/17/2024	\$57.58	928,566		07/15/2024	\$59.46
	09/16/2024	\$59.46	932,980		10/21/2024	\$59.46
	11/18/2024	\$58.83	935,828			
UNITED STATES TREASURY/IRS						
	02/12/2024	\$428.68	8,003,990		03/11/2024	\$544.57
	04/15/2024	\$1,089.13	8,004,078		05/10/2024	\$544.57
	06/17/2024	\$544.57	8,004,168		07/15/2024	\$562.32
	09/16/2024	\$562.33	8,004,290		10/21/2024	\$562.32
	11/18/2024	\$556.41	8,004,374			

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			884.83	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	4,550.00	100.00%	4,550.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AFFIRM, INC.	UNSECURED	0.00	*	0.00	
0003	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0004	CAPITAL ONE BANK (USA), N.A.	UNSECURED	2,169.08	*	0.00	
0005	CAPITAL ONE AUTO FINANCE	UNSECURED	0.00	*	0.00	
0006	CAVALRY SPV I LLC	SECURED	1,243.32	100.00%	293.20	
0007	CITIBANK/THE HOME DEPOT	UNSECURED	0.00	*	0.00	
0008	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	921.61	*	0.00	
0009	CAVALRY SPV I LLC	SECURED	1,833.65	100.00%	432.41	
0010	UNITED STATES TREASURY/IRS	SECURED	26,209.82	100.00%	6,180.68	
0011	KOHLS/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0012	MIDLAND FUND	UNSECURED	0.00	*	0.00	
0013	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0014	MUNICIPAL CREDIT UNION	UNSECURED	0.00	*	0.00	
0015	MIDLAND FUNDING	UNSECURED	0.00	*	0.00	
0016	NEW JERSEY DIVISION OF TAXATION	PRIORITY	0.00	100.00%	0.00	
0017	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,014.98	*	0.00	
0019	SELECT PORTFOLIO SERVICING INC	(NEW) Prepetition /	2,771.39	100.00%	653.53	
0020	SLS/EQUITY	UNSECURED	0.00	*	0.00	
0021	SYNCB/CARE CREDIT	UNSECURED	0.00	*	0.00	
0022	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0023	SYNCHRONY BANK/ OLD NAVY	UNSECURED	0.00	*	0.00	
0024	SYNCHRONY BANK/CARECREDIT	UNSECURED	0.00	*	0.00	
0025	SYNCHRONY BANK/GAP	UNSECURED	0.00	*	0.00	
0026	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	1,554.74	*	0.00	
0028	TARGET NB	UNSECURED	0.00	*	0.00	
0029	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	*	0.00	
0030	TOLLS BY MAIL PAYMENT PROCESSING	UNSECURED	0.00	*	0.00	
0032	VIOLATIONS PROCESSING CENTER	UNSECURED	0.00	*	0.00	
0035	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0036	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0037	CAPITAL ONE	UNSECURED	0.00	*	0.00	
0038	CAVALRY PORTFOLIO SERVICES	UNSECURED	0.00	*	0.00	
0039	KOHLS/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0040	MIDLAND FUND	UNSECURED	0.00	*	0.00	
0041	MIDLAND FUNDING	UNSECURED	0.00	*	0.00	
0042	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0043	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0044	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	586.01	*	0.00	

Chapter 13 Case # 22-19651

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0045	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0046	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	*	0.00	
0047	LVNV FUNDING LLC	UNSECURED	843.98	*	0.00	

Total Paid: \$12,994.65

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 18, 2025.

Receipts: \$12,994.65 - Paid to Claims: \$7,559.82 - Admin Costs Paid: \$5,434.83 = Funds on Hand: \$0.00

****NOTE: THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.**